

United States Bankruptcy Court
Eastern District of California

In re:
Michael J. Neveu
Sally Denise Trobaugh-Neveu
Debtors

Case No. 17-11223-B
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 22

Date Rcvd: Aug 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2017.

db/jdb +Michael J. Neveu, Sally Denise Trobaugh-Neveu, 2079 Bella Oaks Dr, Tulare, CA 93274-7761
aty +Jerry R. Lowe, 2344 Tulare Street Suite 301, Fresno, CA 93721-2295
22088803 +Cbcs, Po Box 275, Columbus OH 43216-0275
22088804 +Collmgmtres, 1805 N Fine Ave, Fresno CA 93727-1646
22088805 +Cr Bur Usa, 757 L St, Fresno CA 93721-2904
22088809 +Fresno Pol Dept Cr U, 1004 N Van Ness Ave, Fresno CA 93728-3430
22088811 +High Desert Creditors, 14608 Main St Ste B, Hesperia CA 92345-3381
22088813 +Joseph F Soares, HORSWILL MEDEROS SOARES ORMONDE, PO Box 29, Tulare CA 93275-0029
22088814 +Kings Credit Service, 510 N Douty St, Hanford CA 93230-3911

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: FTGMANFREDO.COM Aug 08 2017 01:53:00 Trudi Manfredo,
377 W. Fallbrook Ave., Suite 102, Fresno, CA 93711-6225
smg +EDI: EDD.COM Aug 08 2017 01:53:00 Employment Development Department,
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg +EDI: CALTAX.COM Aug 08 2017 01:53:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952
cr +EDI: RMSC.COM Aug 08 2017 01:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
22088801 +E-mail/Text: jpietig@aamsonline.com Aug 08 2017 01:55:51 Aams Llc,
4800 Mills Civic Pkwy St, West Des Moines IA 50265-5265
22088802 +EDI: CAPITALONE.COM Aug 08 2017 01:48:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond VA 23238
22088806 +EDI: NAVIENTFKASMDOE.COM Aug 08 2017 01:53:00 Dept Of Ed navient, Po Box 9635,
Wilkes Barre PA 18773-9635
22088807 +E-mail/Text: bknotice@erccollections.com Aug 08 2017 01:55:58 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville FL 32256-7412
22088808 +EDI: CALTAX.COM Aug 08 2017 01:53:00 Franchise Tax Board, Chief Counsel,
C O General Counsel Section, PO Box 1720 MS A-260, Rancho Cordova CA 95741-1720
22088810 +E-mail/Text: steph-gma@sti.net Aug 08 2017 01:55:17 Grant Mercantile Age, 49099 Road 426,
Oakhurst CA 93644-9486
22088812 +EDI: IRS.COM Aug 08 2017 01:48:00 Internal Revenue Service, PO Box 7346,
Philadelphia PA 19101-7346
22088815 +E-mail/Text: bankruptcy@loanme.com Aug 08 2017 01:56:39 Loanme Inc,
1900 S State College Blv, Anaheim CA 92806-0101
22088816 +E-mail/Text: bkdepartment@rtresolutions.com Aug 08 2017 01:56:03 Real Time Resolutions,
1349 Empire Central Dr, Dallas TX 75247-4029

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22088817 ##+Stellar Recovery Inc, 1327 Hwy 2 W, Kalispell MT 59901-3413

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2017 at the address(es) listed below:
NONE.

TOTAL: 0

Information to identify the case:

Debtor 1	Michael J. Neveu	Social Security number or ITIN	xxx-xx-1446
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Sally Denise Trobaugh-Neveu	Social Security number or ITIN	xxx-xx-3589
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of California			
Case number: 17-11223			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael J. Neveu
2079 Bella Oaks Dr
Tulare, CA 93274

Sally Denise Trobaugh-Neveu
2079 Bella Oaks Dr
Tulare, CA 93274

Dated:
8/7/17

For the Court,
Wayne Blackwelder , Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.